

Do your patient payment solutions need optimizing?

Guide to driving the healthcare revenue cycle forward



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Modernizing payment processes

Automation is redefining healthcare finance operations. From introducing wider online payment options for patients, to digitizing paper correspondence, streamlining insurer communications, and automating patient refunds and supplier payments – there are opportunities to increase efficiency and improve the patient experience across the revenue cycle.

Our industry specialists have created this e-guide to help you optimize and advance your current payment processes while exploring viable solutions.

About U.S. Bank

More than 900 healthcare facilities trust U.S. Bank as their payment solution provider. With over \$300 billion annually in transactions for 1.3M customers, you can count on our experience with processing healthcare payments.



Are you giving patients enough payment options?

Patients expect convenient digital billing and payment options. Deliver on these expectations by offering digital statements and a patient-centric online bill pay platform with modern payment capabilities.

A cohesive payment experience that is compatible with your existing electronic health record (EHR) platform streamlines the process for both patients and staff – and accelerates receivables collection.

› Improving patient payment experience is now the #2 priority for healthcare CFOs.¹

Industry-leading solutions that offer a wide variety of digital payment choices, and include features such as email or text notifications and live chat functionality, provide better patient engagement and quicker payment outcomes to drive revenue and enhance the patient experience.

Your payment solution should enable you to:

- Provide patients with clarity on how much they owe
- Offer patients better availability of digital payment options
- Integrate text and email notifications to improve payment collections
- Combine multiple EHR balances into a single transaction to simplify payments

How industry-specific solutions facilitate patient payments

Improve patient financial engagement via a single healthcare-specific platform that integrates with existing major EHR systems and accepts a variety of payment types, including point of care, online and over the phone. Features such as text notifications, card-on-file and auto-pay can further streamline the process.

[Find out more](#)

¹ 2026 U.S. Bank Healthcare Payments Insights Report



Are your payment processes and reconciliation automated?

Issuing paper-based remittances and processing checks is time-consuming and increases the risk of handling errors and backlogs. Automating payment processes shortens payment cycles, improves predictability, and provides a consolidated view of remittances and payments from both patients and insurers.

› 49% of healthcare organizations will modernize their payment ecosystem over the next 6 months.¹

Flexible solutions that work with your existing technology, including your EHR platform, patient account system or other billing platform, can be added incrementally to digitize paper documents or fully automate reconciliation processes at a pace that suits you.

Your payment solution should enable you to:

- Reduce manual collection and processing efforts
- Accelerate payment cycles with automated solutions
- Get better visibility of cash flow

How automating receivables improves cash flow

Payment consolidation and document conversion solutions automate processes to speed up payment posting. Digitizing correspondence and using optical character recognition to create electronic files that can be auto-categorized and auto-routed accelerates remittance processes to improve cash flow position.

[Learn more](#)



¹ 2026 U.S. Bank Healthcare Payments Insights Report

Can you streamline internal workflows to accelerate payments?

Optimizing payment workflows doesn't stop once payments are received. Automating low-level tasks and paper-based processes as part of your digital transformation enables your finance team to redeploy toward higher-value activities.

» **32% of healthcare finance teams frequently rely on manual or non-integrated processes.¹**

Healthcare-specific payment solutions that integrate with your existing systems – including EHR and ERP – and offer auto-routing and auto-conversion functionality streamline and eliminate manual workflows. This includes automating supplier payments and patient refunds and improving coordination with insurers.

Your payment solution should enable you to:

- Auto-categorize digital document solutions to create faster receipt of payment
- Integrate your EHR system to improve payment accuracy and shorten time to payment
- Focus your team on added-value projects, not manual tasks

¹ 2026 U.S. Bank Healthcare Payments Insights Report

How to reduce manually posted payments by 90%

With rising patient volumes, keeping up with the processing of insurer and patient correspondence can be challenging. For one U.S. healthcare provider, digitizing documents and introducing online workflows eliminated their paperwork backlog and automated 90% of previously manually posted payments.

[Read the case study](#)



Can you access a single connected dashboard for your financial analytics?

Connectivity tools help you handle daily and time-critical treasury and cash management tasks from a single portal. This real-time visibility into cash flow supports smarter decision-making, such as generating insights to improve liquidity management strategies.

» **32% of healthcare finance leaders say limited data analytics are a barrier to improving end-to-end revenue cycle management.¹**

Strong cash flow is a priority and having a consolidated view of complex payment processes facilitates working capital management. Solutions that integrate with your familiar ERP dashboard make it straightforward to analyze data, spot trends and identify process efficiencies across the revenue cycle.

Your payment solution should enable you to:

- Optimize liquidity management while mitigating risk
- Make more informed long-term planning decisions
- Improve ROI and bring predictability to the revenue cycle

How improved cash flow visibility helps reduce liquidity risk

Change is constant in liquidity management. By having a real-time, 360-degree view across your financial position from one dashboard, teams are well placed to monitor and refine payment cycles, unlock trapped cash and accurately identify investment opportunities.

[Find out more](#)



¹ 2026 U.S. Bank Healthcare Payments Insights Report

Are your payment processes fully secure and compliant?

Compliance with HIPAA and PCI DSS requirements can be challenging when optimizing payment processes and digitizing workflows. These complex compliance requirements mean relevant experience is essential to reduce fraud, protect against data breaches and minimize risk.

› **48% of all healthcare data breaches now involve ransomware.**²

With the threat of disruptive cyberattacks increasing, advanced data security is a prerequisite for payment solutions. Work with a transaction processing partner that offers P2PE validated deployment, full PCI DSS compliance and is willing to sign a HIPAA Business Associate Agreement for optimal protection.

Your payment solution provider should:

- Have HITRUST certification and be in compliance with HIPAA and Level 1 PCI DSS
- Be willing to sign a HIPAA Business Associate Agreement
- Help you reduce risk with EMV-capable and P2PE devices
- Minimize payments fraud risk with multi-level security

² Verizon 2026 Data Breach Investigations Report

How to enhance payment security and compliance

Ensure transactions are fully secured across the payment process by stipulating end-to-end security. Partners that offer processing platforms that consolidate front-end authorization and back-end settlement onto a single network enable more rapid responses to evolving security and technology advances.

Protect your payment processes



Your partner for healthcare payment solutions

Wherever you are on the journey to optimizing patient payment processes, our healthcare-specific solutions help drive automation so you can realize your revenue cycle optimization goals, confidently and securely. Alongside this, our technical and implementation teams have extensive experience working in revenue cycle and healthcare analytics to ensure seamless integration and performance.

[Learn more](#) about U.S. Bank healthcare capabilities here.

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